

PC25

**Trustmark
Producer Conference**
Dallas, Texas • February 2-5, 2025

TRAILBLAZING

Trustmark 

Designed to sell: Trustmark group health products



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Why is offering voluntary group health solutions important ?

To Employees:

- **67%** of all bankruptcies are due to medical debt
- **45 years old** is the average age of someone experiencing medical bankruptcy
- **\$4,533** is the average cost of a deductible under a high-deductible family health plan

To Employers:

1. Employee demand
2. Compliment medical insurance
3. Maintain financial wellbeing
4. Provide affordable plan designs
5. Recruiting/retention

¹Employees Want Voluntary Benefits but Don't Always Understand Them. SHRM. 2022

Guiding principles across health products

- Offer customized plan designs tailored to meet employers' needs
- Provide valuable products that encourage utilization and pay more claims
- Easy enrollment with guaranteed issue products – no underwriting questions
- Products can be built natively on all systems
- Rate flexibility to match inforce plans
 - Issue-age, attained-age or composite rates available
- Employer-paid options (coming in 2025)



Trustmark Critical HealthEvents®

How much do health payers pay annually for heart attacks and strokes?

- A. \$178 billion
- B. \$254 billion
- C. \$363 billion
- D. \$425 billion



Heart disease and stroke is the leading cause of death in the United States.

CDC. Fast Facts: Health and Economic Costs of Chronic Conditions. 2024.

Unique benefits. More value.

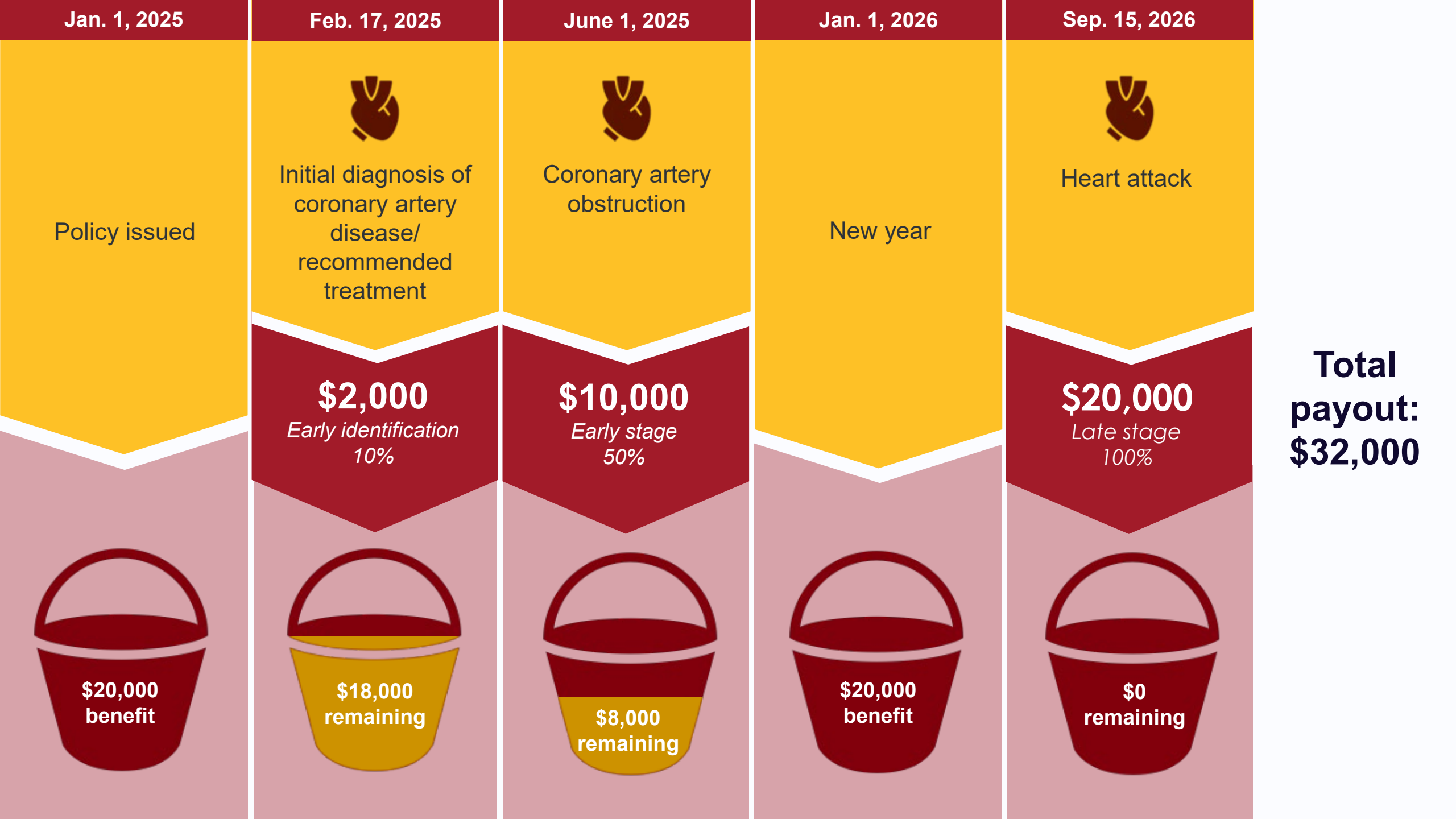
Annually replenishing benefit for a lifetime of financial protection

- Base coverage focused on the **most frequent diagnosed** conditions
 - Cancer
 - Heart attack
 - Stroke
- Benefits paid in stages
 - **10%** – Early identification
 - **50%** – Early-stage conditions
 - **100%** – Late-stage conditions
- Flexibility to add many more optional conditions

Unique benefits. More value.

Flexibility to create customized plan for your client's needs

- Annually replenishing plan design
 - No separation period required between diagnoses
 - No lifetime maximum or maximum number of payouts
- Flexibility to design traditional plan with contract max and separation periods
- Waiver of pre-existing conditions:
 - For all, forever or apply to non-pars
 - Same options available on Hospital StayPay



Jan. 1, 2025

Feb. 17, 2025

June 1, 2025

Jan. 1, 2026

Sep. 15, 2026

Policy issued

Initial diagnosis of
coronary artery
disease/
recommended
treatment

Coronary artery
obstruction

New year

Heart attack

\$2,000

*Early identification
10%*

\$10,000

*Early stage
50%*

\$20,000

*Late stage
100%*

**Total
payout:
\$32,000**

**\$20,000
benefit**

**\$18,000
remaining**

**\$8,000
remaining**

**\$20,000
benefit**

**\$0
remaining**

What percentage of CHE claims are paid for early identification and early-stage conditions?

- A. 20%
- B. 45%
- C. 60%
- D. 75%



**Most CI plans
exclude early
identification
conditions**

Expanded coverage available with ~90 additional covered conditions

- Specified illness
- Pediatric illness
- Rare illness/ Infectious disease



Unique benefits. More value.

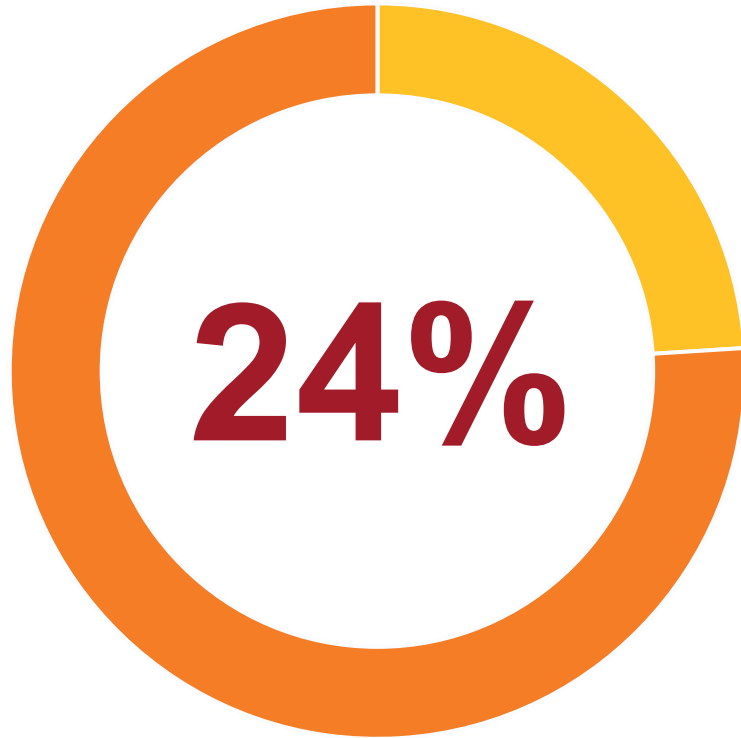
Supporting a more caring workplace with mental health benefits

- Mental health conditions
 - Severe Depressive Disorder: **50%**
 - Bipolar 1 Disorder: **50%**
 - OCD: **50%**
 - Schizophrenia: **50%**
- Dementia including Alzheimer's: **50%**
- PTSD: **10%**

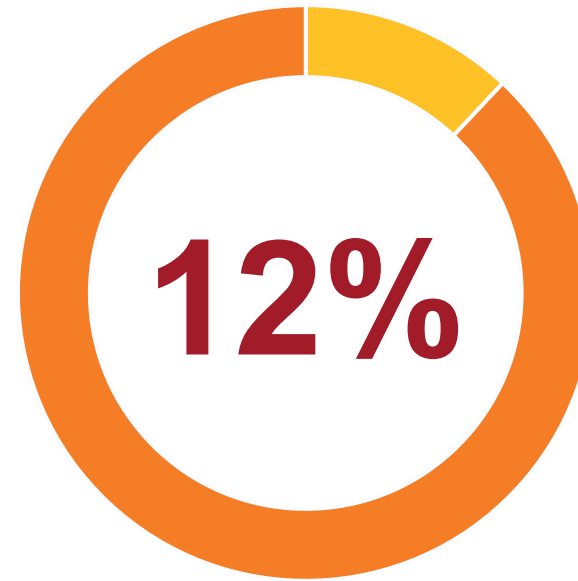
■ **21 million American adults are diagnosed with severe depression every year¹**

■ **110 out of 100,000 people will be diagnosed with early onset Alzheimer's disease²**

The proof is in claim denial rates



Industry claims denial rate



Trustmark Critical HealthEvents[®]
claims denial over the last 3 years



Trustmark Hospital StayPay[®]

Unique benefits. More value.

- More flexibility to set benefit amounts and how often benefits pay out
- First Day Admission = 20+ hours of observation
- Claim-Free Return - \$100 every 2 years without a First Day Admission claim
- Stacked benefit payout

DAY 1: Admission	DAY 2: ICU	DAY 3 & 4: Standard hospital stay	TOTAL
\$1000 First Day Admission benefit	\$200 daily benefit	\$200 daily benefit	\$2800
\$1000 ICU Admission benefits	\$200 ICU daily benefit		

What percentage of deliveries are C-Sections?

- A. 8%
- B. 22%
- C. 30%
- D. 45%

3 Days

- Average hospital stay for C-Section

\$3,214

- Average OOP cost of a C-Section

Cleveland Clinic. C-Section. 2022.

Unique benefits. More Value.

Expanded maternity benefits

- Mother is standardly covered
- Sick or injured baby covered, NICU stay not required
- Available newborn coverage for routine nursery care
- 98% of plans have no waiting period



Unique benefits. More Value.

Workplace Care Benefit

- 25% benefit boost to employees who get care at facility designated by employer

Example: Maternity stay for mom and healthy baby

Service	Base Plan Pay Out	With Workplace Care Benefit
First Day Admission	\$1,000	\$1,250
Daily Stay for Mom (\$200/day)	\$400	\$500
First Day for Baby	\$1,000	\$1,250
Daily Stay for Baby	\$200	\$250
Total	\$2,600	\$3,250

What percent of employees want their employers to offer mental health benefits in the workplace?

- A. 17%
- B. 24%
- C. 48%
- D. 67%

BenefitsPro. 2023.



Unique benefits. More Value.

Mental health and substance abuse are treated like any other covered illness or accident

- Must meet the requirement of 20 hours of observation
- Differentiator for forward-thinking employers that want to build a healthy, supportive workplace





Accident

Approximately how many fractures occur annually from pickleball?

- A. 2,600
- B. 5,400
- C. 7,500
- D. 10,600

NBC News. Pickleball-related injuries are on the rise, doctors say. 2024.



Unique Benefits. More Value.

- Flexibility to match inforce plans – benefit amounts and durations
- Organized sports benefits
 - 25% increase in benefits for an injury that occurs as part of an organized sport
 - Applies to all covered family members
- Workplace care benefits
 - Identical to benefit offered on Hospital StayPay®
 - 25% benefit boost to employees who get care at facility designated by employer

Example: Spouse fractures her leg playing in a Pickleball league

Injury/Service	Base Plan Pay Out	With Organized Sports Benefit
Leg fracture, closed reduction	\$1,200	\$1,500
Ambulance transportation	\$200	\$250
Emergency room visit	\$200	\$250
X-ray	\$100	\$125
Physical therapy (ten visits)	\$500	\$625
Total	\$2,200	\$2,750

Wellness options

Flexible wellness options

- Flexible amounts: \$25, \$50*, \$75, \$100
- Routine physicals, vision, and immunizations
- Wide range of tests and screenings
- Optional no proof of loss
- Optional genetic test for cancer - \$250 benefit (CHE only)

*Most common benefit amount

Bundling and customization

Bundling and customization

- Bundling
 - Up to a 10% discount on CHE, HSP and Accident when offering multiple Trustmark products
- Customization
 - Provide side by side benefit comparisons to recommend optimal product design
 - Tailor plan design based on need of employer

Key takeaways

- Unrivaled product flexibility
 - Easily match inforce plan designs across all products
- Unique benefits
 - Differentiated benefits provide more value for insureds
 - Optional mental health benefits in CHE and HSP
- Critical HealthEvents pays more claims
 - No separation periods between conditions
 - Pays for early identification and early-stage conditions
 - Unique annually replenishing benefit

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Thank You!